

AMENDMENTS TO THE CLAIMS

The Listing of Claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Canceled)
2. (Currently Amended) The method of claim [[1]] 21, wherein the at least one variable of the risk assessment system comprises input data of the risk assessment system.
3. (Currently Amended) The method of claim [[1]] 21, wherein the at least one variable of the risk assessment system comprises output data of the risk assessment system.
4. (Currently Amended) The method of claim [[1]] 21, wherein the at least one variable of the risk assessment system comprises data external to the risk management system but related to the risk assessment system.
5. (Currently Amended) The method of claim [[1]] 21, wherein the risk assessment system comprises a pre-settlement exposure server.
6. (Currently Amended) The method of claim [[1]] 21, wherein the at least one variable of the risk assessment system comprises observable information.
7. (Currently Amended) The method of claim [[1]] 21, wherein the at least one variable of the risk assessment system comprises a plurality of variables, and wherein a first one of the plurality of variables implicates a second one of the variables.
8. (Currently Amended) The method of claim [[1]] 21, wherein determining a first hypothesis about the at least one variable comprises:
 hypothesizing that the at least one variable has not changed in value.

9. (Currently Amended) The method of claim [[1]] 21, wherein providing an initial probability of the first hypothesis comprises:

- providing a prior probability of the at least one variable; and
- providing an initial conditional probability of the at least one variable.

10. (Withdrawn) A method for identifying plausible sources of error in a financial risk assessment (FRA) system, comprising:

- identifying a plurality of variables of the FRA system;
- implementing a Bayesian network to represent implications between and among the plurality of variables;
- generating an initial probability for each of the plurality of variables of the FRA system;
- extracting observed data from one of the plurality of variables of the FRA system;
- determining an evidentiary finding based on the extracted factual data from the one of the plurality of variables of the FRA system; and
- assessing the initial probability for the one of the plurality of variables of the FRA system based on the evidentiary finding.

11. (Withdrawn) The method of claim 10, wherein the Bayesian network comprises a plurality of nodes corresponding to the plurality of variables.

12. (Withdrawn) The method of claim 11, further comprising:

- assigning each one of the plurality of network nodes to one of the plurality of variables;
- and
- assigning an initial probability to at least one of the plurality of network nodes;

13. (Withdrawn) The method of claim 10, wherein the plurality of variables comprise input data of the FRA system.

14. (Withdrawn) The method of claim 10, wherein one of the plurality of variables comprises information implicated from input data of the FRA system.

15. (Withdrawn) The method of claim 10, wherein the Bayesian network is implemented by a software having an applications program interface and a graphical user interface.

16. (Withdrawn) The method of claim 10, wherein generating the initial probability for each of the plurality of variables of the FRA system comprises:

- setting each of the plurality of variables to a hypothesized state;
- generating an initial probability for each of the plurality of variables in the set hypothesized state.

17. (Withdrawn) The method of claim 10, wherein the observed data comprise bias data and fact data about the one of the plurality of variables of the FRA system.

18. (Withdrawn) The method of claim 10, wherein extracting observed data from one of the plurality of variables of the FRA system comprises:

- observing data from the one of the plurality of variables of the FRA system;
- storing the observed data in a server archive; and
- extracting the stored data out of the server archive.

19. (Withdrawn) A computerized system for identifying minimizing sources of error in a risk assessment system (RAS), comprising:

- an application program interface (API) receiving a plurality of variables of the RAS and an initial probability for each of the variables and implementing a Bayesian network to represent implications between and among the plurality of variables;

- a first module accessing the API to retrieve beliefs based on the implications between and among the plurality of variables

- a second module receiving the beliefs from the first module and interpreting the beliefs;

- a third module receiving prospects based on the interpretation of the beliefs from the second module and converting the prospects to factoids based on additional data received; and

- a fourth module receiving the factoids from the third module and weighing the factoids to evaluate the initial probability for each of the variables.

20. (Withdrawn) The computerized system of claim 19, further comprising:

a data extracting module extracting the additional data used by the third module for converting the prospects to factoids.

21. (New) A computer-implemented method for identifying plausible sources of error in a risk assessment system, comprising:

identifying, by a computer, a first variable and a second variable of the risk assessment system, wherein an initial distribution of the first variable is a first hypothesis and an initial distribution of the second variable is a second hypothesis;

implementing, by the computer, a Bayesian network to represent implications between the first and second variables;

determining, by the computer, an initial probability of the first hypothesis that the first variable has not changed given the second hypothesis that the second variable has not changed, wherein the initial probability is based on a state of knowledge at the time of determining the initial probability;

receiving, by the computer, data regarding the first and second variables after determining the initial probability of the first hypothesis;

identifying, by the computer, a change of value in the first or second variable;

determining, by the computer, by probabilistic induction at least one cause of the change of value in the first or second variable, wherein the at least one cause is a plausible source of error; and

determining, by the computer, the plausibility that the change is an error in the data by evaluating the initial probability of the first hypothesis based on the at least one cause.

22. (New) The method of claim 21, wherein the initial distribution of the first hypothesis is 0.95 and indicates a 95% certainty that the first hypothesis is correct.

23. (New) The method of claim 21, wherein the first and second hypotheses are assumed to be true.

24. (New) The method of claims 21, wherein determining the plausibility that the change is an error in the data comprises determining a source that is not likely causing the change.